

CREDIT PROPERTY INSURANCE EXPERIENCE REPORT

for Calendar Years 2000, 2001, and 2002

- 1)** Enter Company Name and its 5-digit NAIC number; also enter the NAIC Group Code (if applicable).
- 2)** Each line represents a different product/program written. List the Creditor's Name and/or Product/Program Name.

Columns:

- [1]** Record Number - Start with 1 and number consecutively for each Creditor Name or Program.
- [2]** Creditor Name and/or Product/Program Name.
- [3]** Class of Business [Class A, B, C, or D] -- refer to the Report Instructions for the Class of Business descriptions.
- [4]** Type of Premium Payment: **SP** for Single Premium, **MOB** for Monthly Outstanding Balance.
- [5]** Benchmark Number [Numbers 1 to 3] -- refer to the Report Instructions for the description of the 3 Benchmarks for Credit Property Insurance.

If your product does not fit under these Benchmarks, leave column blank and list product at end of report. Please submit a detailed description of the type of product and the coverages provided.
- [6]** Current Rate per \$100.00
- [7]** Exposures Count
- [8]** Policies or Certificates Count: number of policies/certificates issued (in-force).
- [9]** Gross Written Premium
- [10]** Refunds on Terminations: premium refunded on cancelled policies.
- [11]** Net Written Premium = [9]-[10]
- [12]** Premium Reserve, Start of Period
- [13]** Premium Reserve, End of Period

- [14]** Actual Earned Premium = [11] + [12] - [13]
- [15]** Earned Premium at Current Rate Level
- [16]** Claims Count: number of claims paid during the period.
- [17]** Losses Paid
- [18]** IBNR Loss Reserve, Start of Period
- [19]** IBNR Loss Reserve, End of Period
- [20]** Loss Reserve, Start of Period
- [21]** Loss Reserve, End of Period
- [22]** Incurred Losses = [17] + [19] – [18] + [21] – [20]
- [23]** Defense & Cost Containment Expenses Incurred (*formerly known as ALAE*)
- [24]** Adjusting and Other Expenses (*formerly known as ULAE*)
- [25]** Other Acquisitions, Field Supervision, and Collection Expenses Incurred
- [26]** General Expenses Incurred
- [27]** Taxes, Licenses & Fees Incurred, excluding California Premium Tax
- [28]** Commissions and Brokerage Expenses Incurred
- [29]** California Premium Tax

**** PLEASE REPEAT INFORMATION FOR EACH APPLICABLE CALENDAR YEAR ****